

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Edward A Haggans

Case No.: 1-18-04971HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Freedom Mtg
Court Claim Number:	6
Last Four of Loan Number:	1422
Property Address if applicable:	2131 Green St

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$3,555.16
b.	Prepetition arrearages paid by the trustee:	\$3,555.16
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$3,555.16

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 08, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Edward A Haggans

Case No.: 1-18-04971HWV

Chapter 13

**Debtor(s)**

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 08, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Robert E Chernicoff, Esquire  
2320 North Second St  
PO Box 60457  
Harrisburg PA 17106

**Served by First Class Mail**

Freedom Mortgage Corp  
10500 Kincaid Dr  
Fishers IN 46037-9764

Edward A Haggans  
2131 Green St  
Harrisburg PA 17110

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 08, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

## Disbursements for Claim

**Case: 18-04971      EDWARD A HAGGANS**

**FREEDOM MORTGAGE CORPORATION**  
 10500 KINCAID DRIVE  
 CASH PROCESSING  
 FISHERS, IN 46037-

Sequence: 24  
 Modify:  
 Filed Date:  
 Hold Code:

Acct No: 2131 Green St - PRE-ARREAR!

ARREARS - 2131 GREEN ST

Amt Sched:	\$53,178.00	Debt:	\$3,555.16	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,555.16	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>FREEDOM MORTGAGE CORPORATION</b>							
520-0	FREEDOM MORTGAGE CORPORATIC		11/15/2023	2030653	\$131.64	\$0.00	\$131.64	11/28/2023
520-0	FREEDOM MORTGAGE CORPORATIC		10/18/2023	2029703	\$149.96	\$0.00	\$149.96	10/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		09/19/2023	2028705	\$157.78	\$0.00	\$157.78	09/27/2023
520-0	FREEDOM MORTGAGE CORPORATIC		08/09/2023	2027693	\$157.78	\$0.00	\$157.78	08/23/2023
520-0	FREEDOM MORTGAGE CORPORATIC		07/11/2023	2026731	\$157.78	\$0.00	\$157.78	07/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		06/13/2023	2025814	\$157.78	\$0.00	\$157.78	06/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		05/16/2023	2024847	\$151.59	\$0.00	\$151.59	05/24/2023
520-0	FREEDOM MORTGAGE CORPORATIC		04/18/2023	2023825	\$151.59	\$0.00	\$151.59	04/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		03/15/2023	2022813	\$151.59	\$0.00	\$151.59	03/23/2023
520-0	FREEDOM MORTGAGE CORPORATIC		02/15/2023	2021800	\$303.18	\$0.00	\$303.18	02/24/2023
520-0	FREEDOM MORTGAGE CORPORATIC		01/18/2023	2020802	\$151.59	\$0.00	\$151.59	01/26/2023
520-0	FREEDOM MORTGAGE CORPORATIC		12/13/2022	2019815	\$151.59	\$0.00	\$151.59	12/22/2022
520-0	FREEDOM MORTGAGE CORPORATIC		10/18/2022	2017801	\$311.49	\$0.00	\$311.49	10/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		08/17/2022	2015719	\$319.80	\$0.00	\$319.80	09/08/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	FREEDOM MORTGAGE CORPORATIC		07/13/2022	2014672	\$148.82	\$0.00	\$148.82	08/10/2022
520-0	FREEDOM MORTGAGE CORPORATIC		05/17/2022	2012655	\$297.64	\$0.00	\$297.64	05/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		03/16/2022	2010578	\$297.64	\$0.00	\$297.64	04/06/2022
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2022	2008605	\$148.82	\$0.00	\$148.82	02/09/2022
520-0	FREEDOM MORTGAGE CORPORATIC		12/15/2021	2007594	\$57.10	\$0.00	\$57.10	12/28/2021
Sub-totals:					\$3,555.16	\$0.00	\$3,555.16	
Grand Total:					\$3,555.16	\$0.00		